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Curriculum Vitae

EDUCATION

2014 - 2015	**M2 « Marchés Financiers »** - *ESGF: École Supérieure de la Gestion et de la Finance*
2010 - 2014	**Licence & M1: « Economie et Gestion de l'entreprise » -** *Université Paris 1: Panthéon Sorbonne*

WORK EXPERIENCE

Sept. 2019 – Now

Transversal Credit Risk Analyst – Natixis SA

Within the Credit Surveillance - Credit Risk Monitoring team:

- UW risk monitoring (Notional / potential loss / Settlement Risk; communication with DPM, Origination and Syndication teams), preparation of the reporting/presentation and participation in NCC for the top management.
- Participation to the establishment of a new monitoring in terms of « potential loss » calculated for each transaction with UW risk (automatization in VBA, Access, Excel, SQL).
- NDOD monitoring (unpaid/excess, default events, probation periods etc..), counterparties under surveillance (watchlist – performing – non-performing) and provisions (cost of risk).
- Participation to the establishment of the identification and monitoring of forbearance measures (project follow up with MOA/MOE, requirements, tests)
- Preparation of the quarterly Natixis Watch List & Provisions Committee and NPE Committee (power point presentation, WL forms / WL decisions / provisions decisions monitoring, assistance to Front Office, DRAS and Risks, animation of the committees)

Mar. 2017 - Sept. 2019

P&L / Market Risk / Counterparty Risk / xVA analyst– Natixis SA

Within the Market Risk department:
- *Production, verification, analysis, explanation and validation of xVA Desk's P&L*
- *Analysis and correction of the daily incremental xVA.*
- *Projects follow up related to xVA calculation and monitoring in Madonne.*
- *Creation / enhancements of monitoring tools in VBA (Excel/Access) and SQL.*
- *P&L analysis and reporting for xVA and Credit activities desks (daily / weekly / monthly / quarterly).*

Aug. 2016 - Mar. 2017

Counterparty Risk Analyst / xVA – Natixis SA

Within the CCRA (Counterparty Credit Risk Analysis) department:
- *Production and analysis of daily reportings: xVA stock, incremental xVA.*
- *Counterparty risk monitoring on market operations: IFT / Repos*
- *Production, Analysis and explain of CVA/DVA/FVA/ COLVA daily moves, Expected Positive/Negative Exposures.*

Feb. 2016 - Aug 2016

Syndicated Operations operator – Banque Palatine

- *Analysis and booking of financing facilities (LBO, CAPEX, Revolving, clauses, commissions, payments, amortizations etc...)*
- *Events management during the life of the contract (drawings, reimbursements, modifications etc..)*
- *Assistance to Front Office*
- *Accounting reconciliations*
- *Communication with front/middle and back-offices from other major banks.*

May 2015 - Nov. 2015

Internship: Global Credit Risk Monitoring – Natixis SA

- *Monitoring and analysis of limits overdrafts and annual reviews completeness: financing / market / reporting / automatizations / presentation preparation for the overdrafts committee / communication with Risks, Middle & front offices.*

SKILLS

Languages	**French –** Fluent**; English –** *Professional/Fluent;* **Romanian –** *Native Speaker*
Finance	Credit Risk Monitoring (NDOD / Forbearance); xVA; Market Risk Monitoring; Underwriting Risk; AMF certification (2015).
Software	VBA (Excel, Access); SQL; Pack Office (Certification C2i); Power BI; Business Object,

Natixis internal tools (Credit Portal, Credit File / WL Forms, Rating, Singular)